

TRICARE Supplement Plan

The TRICARE Supplement Plan Contents

What is TRICARE? 69

TRICARE Supplement Plan 69

Who is Eligible? 69

How to Enroll 69

Premiums 70

Filing Claims 70

Portability 70

The TRICARE Supplement plan is available to TRICARE-eligible employees and covered employers' retirees who are eligible for TRICARE but who are not eligible for Medicare. It is an alternative to the State Health Plan (SHP) and the health maintenance organizations (HMOs).

What is TRICARE?

TRICARE is the Department of Defense's health insurance program for the military community. It consists of TRICARE Prime, an HMO; TRICARE Extra, the preferred-provider option; and TRICARE Standard, the new name for CHAMPUS.

TRICARE Supplement Plan

The supplement is secondary coverage to the TRICARE plan. It pays the cost share under the TRICARE Standard and Extra options so that eligible participants have almost 100 percent coverage. The TRICARE Supplement is underwritten by the Hartford Life Insurance Company and is administered by the Association & Society Insurance Corporation (ASI).

Who is Eligible?

The TRICARE Supplement is available to:

- Family members and survivors of active-duty military personnel
- Military retirees and their spouses or surviving spouses under age 65 or surviving spouses and their unmarried, dependent children under age 21 or under age 23 if a full-time student
- Retired reservists, Guardsmen and their families, if the reservist is between the ages of 60 and 65 and has at least 20 creditable years of military service
- Spouses and unmarried dependent children of reservists who are ordered to active duty for more than 30 days (they are covered only during the reservist's active duty) or of a reservist who died while on active duty
- Former spouses of active-duty or retired military personnel who were married to a service member or former service member who had at least 20 years of creditable service when a divorce or annulment occurred
- Spouses and unmarried eligible dependent children who are eligible for CHAMPVA
- Retired state employees who are under the age of 65 and eligible for TRICARE

Eligible subscribers **must** be registered with the Defense Enrollment Eligibility Reporting System (DEERS) and **must** be under age 65 unless they are ineligible for Medicare. You must also drop your SHP or HMO coverage to enroll in the TRICARE Supplement plan.

How to Enroll

If you are eligible for TRICARE and eligible for coverage under the South Carolina state health insurance program, you can enroll yourself and your eligible dependents within 31 days of the date you are hired or TRICARE entitlement or during open enrollment, which is offered in October every other year. The next open enrollment period will be in October 2005. Enrollment becomes effective on January 1, 2006.

To enroll you must:

1. Confirm eligibility and Military ID card information (i.e., address corrections) by calling DEERS at 800-538-9552.

2. Complete an Other Health Insurance (OHI) form if you were previously enrolled under the State Health Plan or an HMO. Send completed forms to TRICARE. Remember, other TRICARE Supplements are not considered other health insurance.
3. Complete a Notice of Election (NOE) form. Check TRICARE Supplement under the health plan section.
4. Submit your NOE with a copy of your Military ID or TRICARE ID card to your benefits office. Retired employees should submit the NOE to EIP. Coverage is not automatic.

Upon enrollment you will receive a packet with your certificate of insurance, identification card, claim forms and instructions on how to file claims. You can change to or from the TRICARE Supplement within 31 days of a special eligibility situation or during an open or an annual enrollment period.

Plan Features

The TRICARE Supplement plan provides subscribers with additional coverage that pays 100 percent of the member's out-of-pocket costs. Some of the plan's features include:

- No pre-existing condition exclusions
- No deductibles, coinsurance or out-of-pocket expenses for covered services
- Freedom of choice – you can choose to see any TRICARE- authorized civilian doctor or specialist.
- Portability – you may take the coverage with you wherever you go. You will be responsible for the full premium, which is paid directly to ASI.
- Retail and mail order pharmacy benefits
- All eligible employees may join.

Premiums

The TRICARE Supplement plan is employer-funded and provided at no cost to eligible employees and funded retirees. Subscribers who pay the full cost of their health insurance are charged a monthly premium under the TRICARE Supplement plan. The premiums are:

Enrollee:	\$63.50
Enrollee/spouse:	\$122.50
Enrollee/children:	\$122.50
Full family:	\$163.50

Filing Claims

You or your doctor should file your medical claims with TRICARE (Standard, Extra or Prime) as the primary plan. Check with your doctor to make sure he will file your claims directly to ASI. If he will not, you must file your claims. Just fax your TRICARE Explanation of Benefits or prescription drug copayment receipt to ASI at 301-816-1125. Between TRICARE and the TRICARE Supplement plan, you should receive 100 percent of the TRICARE-eligible benefits.

Portability

The TRICARE Supplement plan is portable: If you leave your job, you can take the coverage with you by paying the premiums listed above.

For More Information ext. 255.

For more information on the TRICARE Supplement plan, go to EIP's Web site at www.eip.sc.gov, visit www.scmemployee29.absmil.net or call ASI at 800-638-2610,